Case 23-13638-pmm Doc 9 Filed 12/06/23 Entered 12/07/23 00:32:00 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 23-13638-pmm

Ibrahim Sheku Bangura Chapter 7

Emily Cassandra Bangura
Debtors

CERTIFICATE OF NOTICE

District/off: 0313-4 User: admin Page 1 of 2
Date Rcvd: Dec 04, 2023 Form ID: 309A Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2023:

Recip ID		Recipient Name and Address
db/jdb	+	Ibrahim Sheku Bangura, Emily Cassandra Bangura, 8-1 Heather Heights, Reading, PA 19606-3243
14835415	+	CCS-South Florida, LLC, 1007 N Federal Hwy, #280, Fort Lauderdale, FL 33304-1422
14835417	+	COMDATA Corporate, 5301 Maryland Way, Brentwood, TN 37027-5028
14835420	+	Fleet One, 3102 West End Avenue, Suite 900, Nashville, TN 37203-1341
14835421		FundBox, 600 Dallas Pkwy, STE 700, Plano, TX 75024
14835422	+	Hospital of the University of Pennsylvan, 3400 Civic Center Blvd, Philadelphia, PA 19104-5127
14835423	++	INTUIT INC C O CORPORATION SERVICE COMPANY, 251 LITTLE FALLS DRIVE, WILMINGTON DE 19808-1674 address filed with court:, Intuit Quickbooks, 2700 Coast Avenue, Mountain View, CA 94043
14835424	+	Law Offices of Kenneth J. Freed, 4340 Fulton Avenue, 3rd FL P.O. Box 5914, Sherman Oaks, CA 91413-5914
14835425	+	Linebarger Goggan Blair & Sampson, LLP, Collections Department, 1617 John F. Kennedy Blvd., Suite 555, Philadelphia, PA 19103-1840
14835429	+	Pilot Travel Centers LLC, P.O. Box 11407, Birmingham, AL 35246-3035
14835419		Sherman Oaks, CA 91413, Diamond Federal Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242
14835430	+	TANDEM Finance, 3801 Automation Way, Suite 207, Fort Collins, CO 80525-5735

TOTAL: 12

$Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID aty		Notice Type: Email Address Email/Text: shawn lau@msn.com	Date/Time	Recipient Name and Address
•		-	Dec 05 2023 00:11:00	SHAWN J. LAU, Lau & Associates, 4228 St. Lawrence Avenue, Reading, PA 19606
tr		EDI: BCCSHUBERT.COM	Dec 05 2023 05:08:00	CHRISTINE C. SHUBERT, 821 Wesley Avenue, Ocean City, NJ 08226-3622
smg	+	Email/Text: taxclaim@countyofberks.com	Dec 05 2023 00:11:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+	Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 05 2023 00:11:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+	Email/Text: ustpregion03.ph.ecf@usdoj.gov	Dec 05 2023 00:11:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14835411		EDI: GMACFS.COM	Dec 05 2023 05:08:00	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
14835413	+	EDI: TSYS2	Dec 05 2023 05:08:00	BARCLAYS BANK DELAWARE, Attn: CREDIT BUREAU, P.O. Box 8803, Wilmington, DE 19899-8803
14835412		EDI: BANKAMER	Dec 05 2023 05:08:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14835414		EDI: CITICORP	Dec 05 2023 05:08:00	Best Buy/CBNA, 5800 S Corporate Pl, Sioux

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			Falls, SD 57108-5027
14835416	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 05 2023 00:11:00	Citizens Bank, Attn: Mail Stop, 1 Citizens Bank Way JCA115, Johnston, RI 02919
14835426	^ MEBN	Dec 05 2023 00:05:41	LOANDEPOT.COM LLC, 6561 Irvine Center Drive, Irvine, CA 92618-2118
14835428	Email/Text: EBN@Mohela.com	Dec 05 2023 00:11:00	MOHELA/DEPT OF ED, 633 Spirit Drive, Chesterfield, MO 63005
14835427	+ Email/Text: PHILAW@weltman.com	Dec 05 2023 00:11:00	Michael J. Dougherty, Esquire, Weltman, Weinberg, Reis CO., LPA, 170 South
			Independence Mall West, Suite, Philadelphia, PA 19106-3334
14835431	+ Email/Text: BKRMailOps@weltman.com	Dec 05 2023 00:11:00	Weltman, Weinberg & Reis Co., LPA, 965 Keynote Circle, Independence, OH 44131-1829

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

14835418 Creditors Adjustment Bureau, Inc., Motive Technologies Inc FKA KE, P.O. Box 5932

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2023 Signature: /s/Gustava Winters

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Information to identify the case:					
Debtor 1:	Ibrahim Sheku Bangura	Social Security number or ITIN:	xxx-xx-1741		
200101 1.	First Name Middle Name Last Name	EIN:			
Debtor 2:	Emily Cassandra Bangura	Social Security number or ITIN:	xxx-xx-9464		
(Spouse, if filing)	First Name Middle Name Last Name	EIN:			
United States Ba	ankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter:	7 11/30/23		
Case number:	23-13638-pmm				

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline 10/20 **Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court

WILLI	tne court.		
		About Debtor 1:	About Debtor 2:
Debtor's full name All other names used in the last 8 years		Ibrahim Sheku Bangura	Emily Cassandra Bangura
3.	Address	8–1 Heather Heights Reading, PA 19606	8–1 Heather Heights Reading, PA 19606
4.	Debtor's attorney Name and address	SHAWN J. LAU Lau & Associates 4228 St. Lawrence Avenue Reading, PA 19606	Contact phone (610) 370-2000 Email: shawn_lau@msn.com
5.	Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 923-7184 Email: christine.shubert@comcast.net

For more information, see page 2 >

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Debtor Ibrahim Sheku Bangura and Emily Cassandra Bangura

Case number **23–13638–pmm**

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.

United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Beading, PA 19601

Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M; Reading Office — 9:00 A.M. to 4:00 P.M.

Contact phone (610)2085040

Date: 12/4/23

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

January 9, 2024 at 09:40 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (609) 264–3907, Enter Meeting ID 219 841 3740, and Passcode 3206599493

For additional meeting info. go to https://www.justice.gov/ust/moc

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

or Filing deadline: 3/11/24

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

• if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.